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IN THE CLAIMS:

Please amend the claims as follows:

1. (Currently Amended) A method for facilitating financial transactions between depositor groups and commercial banks, the method comprising:
 - (a) determining, using a control center with the at least one computer, deposit needs of a plurality of different depositor groups;
 - (b) aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source usable by a plurality of different commercial banks as core deposits, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group;
 - (c) notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;
 - (d) setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;

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- (e) determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;
 - (f) receiving, using the control center with the at least one computer, account postings from the commercial banks;
 - (g) communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the depositor groups, receiving deposits, and depositing funds from the stable funds source in the accounts; and
 - (h) allowing, using the control center with the at least one computer, the depositor groups to withdraw funds from the accounts on a demand basis without penalty.
2. (Previously Presented) The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of trust departments at commercial banks and wherein aggregating the deposit needs includes aggregating funds from the trust departments at multiple different commercial banks.
3. (Previously Presented) The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different municipalities and wherein aggregating the deposit needs includes aggregating funds from the municipalities.

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4. (Previously Presented) The method of claim 1 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different pension funds and wherein aggregating the deposit needs includes aggregating funds from the pension funds.
5. (Original) The method of claim 1 wherein notifying commercial banks of the availability of the stable funds source includes posting an amount of funds available and the interest rate on a website accessible by the commercial banks.
6. (Original) The method of claim 1 wherein notifying the commercial banks of the availability of the stable funds source includes automatically emailing the commercial banks of the amount of funds available and the interest rate at which the funds are available.
7. (Previously Presented) The method of claim 1 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value below the interest rate that the commercial banks are willing to pay for the funds.
8. (Previously Presented) The method of claim 1 wherein receiving account postings and depositing funds in the accounts includes establishing a custodian to manage cash flow into and from the accounts.
9. (Previously Presented) The method of claim 1 wherein allowing the depositor groups to withdraw funds on a demand basis includes providing a web

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interface for the depositor groups to access funds in one dollar dominations on a daily basis without penalty.

10. (Previously Presented) The method of claim 1 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.
11. (Previously Presented) The method of claim 1 wherein steps (a)-(g) are implemented on a web server accessible to the commercial banks and the depositor groups via secure web interfaces.
12. (Previously Presented) The method of claim 1 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single depositor group in an account of a single commercial bank and providing federal deposit insurance or a collateral for the entire deposit.
13. (Previously Presented) The method of claim 1 wherein the commercial banks report the funds deposited in the accounts as core deposits.
14. (Currently Amended) A computer program product for facilitating financial transactions between depositor groups and commercial banks, the computer program product comprising:
 - (a) determining, using a control center with the at least one computer, deposit needs of a plurality of different depositor groups;

- (b) aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source usable by a plurality of different commercial banks as core deposits, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group;
- (c) notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;
- (d) setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;
- (e) determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;
- (f) receiving, using the control center with the at least one computer, account postings from the commercial banks;
- (g) communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the

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depositor groups, receiving deposits, and depositing, using the control center with the at least one computer, funds from the stable funds source in the accounts; and

(h) allowing, using the control center with the at least one computer, depositor groups to withdraw funds from the accounts on a demand basis without penalty.

15. (Previously Presented) The computer program product of claim 14 wherein determining deposit needs of a plurality of commercial depositor groups includes determining deposit needs of trust departments at commercial banks and wherein aggregating the deposit needs includes aggregating funds from the trust departments at multiple different commercial banks.
16. (Previously Presented) The computer program product of claim 14 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different municipalities and wherein aggregating the deposit needs includes aggregating funds from the municipalities.
17. (Previously Presented) The computer program product of claim 14 wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different pension funds and wherein aggregating the deposit needs includes aggregating funds from the pension funds.
18. (Original) The computer program product of claim 14 wherein notifying commercial banks of the availability of the stable funds source includes

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posting an amount of funds available and the interest rate on a website accessible by the commercial banks.

19. (Original) The computer program product of claim 14 wherein notifying the commercial banks of the availability of the stable funds source includes automatically emailing the commercial banks of the amount of funds available and the interest rate at which the funds are available.
20. (Previously Presented) The computer program product of claim 14 wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value below the interest rate that the commercial banks are willing to pay for the funds.
21. (Previously Presented) The computer program product of claim 14 wherein receiving account postings and depositing funds in the accounts includes establishing a custodian to manage cash flow into and from the accounts.
22. (Previously Presented) The computer program product of claim 14 wherein allowing the depositor groups to withdraw funds on a demand basis includes providing a web interface for the depositor groups to access funds in one dollar denominations on a daily basis without penalty.
23. (Previously Presented) The computer program product of claim 14 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.

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24. (Previously Presented) The computer program product of claim 14 wherein steps (a)-(g) are implemented on a web server accessible to the commercial banks and the depositor groups via secure web interfaces.
25. (Previously Presented) The computer program product of claim 14 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single pooled depositor group in an account of a single commercial bank and providing federal deposit insurance or collateral for the entire deposit.
26. (Previously Presented) The computer program product of claim 14 wherein the commercial banks report the funds deposited in the accounts as core deposits.
27. (Currently Amended) A system for facilitating financial transactions between commercial banks and depositor groups comprising:
 - (a) an depositor interface for allowing a plurality of different depositor groups to post deposit needs, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group;
 - (b) a control center interface for allowing a control center to view the deposit needs, to aggregate the deposit needs of ~~multiple~~ the depositor groups to form a stable funds source usable by the different commercial banks as core deposits, to set an interest rate to be paid to the depositor groups for access to the stable funds source, to set an interest rate to be paid by commercial banks for access to funds in the

stable funds source and to notify the depositor groups of the interest rate to be paid to the depositor groups and commercial banks of the interest rate to be paid by the commercial banks; and

- (c) a commercial banks interface for allowing the commercial banks to post accounts for receiving funds from the stable funds source, wherein the depositor groups deposit funds in the accounts and the commercial banks provide access to the funds in the accounts on a demand basis without penalty, wherein the control center includes at least one computer that determines an amount of money collectively needed by the plurality of different commercial banks and communicates the amount and the interest rate to be paid to the depositor groups to the depositor groups via the depositor interface.

- 28. (Original) The system of claim 27 wherein the depositor interface includes a market information page for allowing depositors to view information regarding cash available in the stable funds source and cash demanded by the commercial banks.
- 29. (Previously Presented) The system of claim 27 wherein the depositor interface includes a deposit information page for allowing the depositor groups to deposit funds from the stable funds source in the accounts.
- 30. (Previously Presented) The system of claim 27 wherein the depositor interface includes a withdrawal page that allows the pooled groups to withdraw funds from the accounts.

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31. (Previously Presented) The system of claim 27 wherein the depositor interface includes a transactions page for displaying transactions to and from the accounts to the depositor groups.
32. (Previously Presented) The system of claim 27 wherein the depositor interface includes a business rules page for displaying depositor-created business rules to the depositor groups and for allowing the depositor groups to modify the business rules.
33. (Previously Presented) The system of claim 27 wherein the commercial banks interface includes a market interface for displaying cash available from the depositor groups and cash demanded by the commercial banks to a commercial bank.
34. (Original) The system of claim 27 wherein the commercial banks interface includes a borrow page for allowing a commercial bank to access funds in the stable funds source.
35. (Previously Presented) The system of claim 27 wherein the commercial banks interface includes a repay page for allowing the commercial bank to electronically repay money borrowed from the accounts.
36. (Previously Presented) The system of claim 27 wherein the commercial banks interface includes an accounts page for allowing commercial banks to view accounts posted by a particular commercial bank.

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37. (Previously Presented) The system of claim 27 wherein the commercial banks interface includes a transactions page for allowing a commercial bank to view transactions to and from the accounts.
38. (Original) The system of claim 27 wherein the commercial banks interface includes a business rules page for allowing the commercial banks to define business rules.
39. (Previously Presented) The system of claim 27 wherein the administrator interface includes a customers page for allowing the administrator to define and view information regarding commercial banks and depositor groups.
40. (Previously Presented) The system of claim 27 comprising a custodian interface for allowing a custodian to receive the account postings and to manage the flow of funds to and from the accounts.
41. (Previously Presented) The system of claim 40 wherein the custodian interface includes a market management page for allowing the custodian to view cash demanded by the commercial banks, cash available from the depositor groups, and the interest rates paid by the commercial banks and to the depositor groups.
42. (Previously Presented) The system of claim 40 wherein the custodian interface includes a lenders page for allowing the custodian to view information regarding the depositor groups.

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43. (Original) The system of claim 40 wherein the custodian interface includes a borrowers interface for allowing the custodian to view information regarding commercial banks.
44. (Previously Presented) The system of claim 40 wherein the custodian interface includes an accounts page for allowing the custodian to view accounts associated with the depositor groups and the commercial banks.
45. (Previously Presented) The system of claim 40 wherein the custodian interface includes a transactions page for allowing the custodian to view transactions to and from the accounts.
46. (Previously Presented) The system of claim 40 wherein the custodian interface includes a business rules page for allowing the custodian to define business rules associated with the transactions between the commercial banks and the depositor groups.
47. (Previously Presented) The system of claim 40 wherein the custodian interface includes functionality for allowing the custodian to satisfy an incoming withdrawal request from a first depositor group with an incoming deposit from a second depositor group and for updating accounting records to reflect that funds deposited by the first depositor group are now owned by the second depositor group.
48. (Previously Presented) The method of claim 1 wherein the depositor groups comprise depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.

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49. (Previously Presented) The computer program product of claim 14 wherein the depositor groups comprise depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.
50. (Previously Presented) The system of claim 27 wherein the depositor groups comprise depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.